

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ralph D. Palm, Jr.
 Debtor

Case No. 15-18760-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Nov 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2016.

db +Ralph D. Palm, Jr., 2207 River Road, Reading, PA 19605-2837
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13644286 +Bank of America Home Loans, P.O. box 31785, Tampa, FL 33631-3785
 13746931 Bank of America, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
 13644287 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13644288 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 13655946 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13644289 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
 13695680 +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 13644290 +Nat'l Recover, 2491 Paxton Street, Harrisburg, PA 17111-1036
 13644292 +Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Nov 04 2016 01:48:49 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Nov 04 2016 01:48:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 04 2016 01:48:50 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13667149 +E-mail/Text: bncmail@w-legal.com Nov 04 2016 01:48:48 Cerastes, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13657155 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 04 2016 01:49:57
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13644291 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 04 2016 01:49:57
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 13751004 +E-mail/Text: n.miller@santander.us Nov 04 2016 01:48:59 SANTANDER BANK, N.A.,
 ATTN: BANKRUPTCY DEPT., MC: 10-6438-FB4, 601 PENN STREET, READING, PA 19601-3544
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2016 at the address(es) listed below:

CHRISOVALANTE FLIAKOS on behalf of Creditor Santander Bank N.A., Formerly Known As Sovereign Bank, N.A. paeb@fedpne.com
 FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JAMES RANDOLPH WOOD on behalf of Creditor City of Reading jwood@portnoffonline.com, jwood@ecf.inforuptcy.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JEROME B. BLANK on behalf of Creditor Santander Bank, N.A. paeb@fedphe.com
JOSEPH ANGELO DESSOYE on behalf of Creditor Santander Bank, N.A., Formerly Known As Sovereign
Bank, N.A. paeb@fedphe.com
JOSEPH PATRICK SCHALK on behalf of Creditor SANTANDER BANK, N.A. paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MARIO J. HANYON on behalf of Creditor SANTANDER BANK, N.A. paeb@fedphe.com
PAUL H. HERBEIN on behalf of Debtor Ralph D. Palm, Jr. PHERBEIN@AOL.COM, herbeinlaw@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:

:

RALPH D. PALM, JR.

Debtor(s)

: Bankruptcy No. 15-18760REF

: Chapter 13

ORDER

AND NOW, upon consideration of motion, and after notice and hearing, the above-captioned case is hereby DISMISSED.

BY THE COURT

Date: November 3, 2016

A handwritten signature in black ink, appearing to read 'RME Fehling', written over a horizontal line.

Richard E. Fehling, B. J.

Interested parties:

Lisa M. Ciotti, Esq.
Frederick L. Reigle, Esq.
Standing Chapter 13 Trustee
2901 St. Lawrence Avenue
P. O. Box 4010
Reading, PA 19606

PAUL H HERBEIN ESQ
2601 CENTRE AVENUE
READING PA 19605-

RALPH D. PALM, JR.
2207 RIVER ROAD
READING, PA. 19605